

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT TRADEMARK OFFICE

Art Unit : 3621  
Examiner : Andrew J. Fischer  
Serial No. : 09/710,776  
Filed : 11/09/2000 Confirmation No.:  
Inventors : Candella, et al. 5507  
Title : METHOD AND SYSTEM FOR  
: DETECTING FRAUD IN  
: NON-PERSONAL TRANSACTIONS Docket No.:

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**AMENDMENT AND RESPONSE UNDER 37 CFR. §1.111**

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This paper is responsive to Examiner's Answer mailed December 9, 2008. This paper is intended to be a request that prosecution be reopened under 37 CFR 41.39(b)(1) before the primary examiner. This Response is being filed within the deadline set for response. The Commissioner is hereby authorized to charge any additional fees due or credit any overpayments in connection with this application to Deposit Account 50-2989.

Applicants respectfully request that the above identified application be reconsidered in view of the amendments and remarks which follow, that each of the presently pending claims be allowed, and that the application be passed to issue.

**Amendments to the Claims** begin on page 2.

**Remarks** begin on page 12.